
Exhibit I



NEW ERA FINANCIAL GROUP, INC.

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April 25, 2016

Dear Judge Swain,

I am writing on behalf of Charles Bennet who is awaiting sentencing before you. My name is D. Patrick Houlton. I have worked as a financial planner for the past 32 years and was previously a probation and parole officer. I became acquainted with Charlie through Alcoholics Anonymous, of which I have been a continuous sober member for 41 years.

I met Charlie in January 2015 when he was brought to our meeting in St. Paul Minnesota by another member. He was introduced to me at a Starbucks coffee shop where we sometimes gather before the meeting. My first impression was that he was similar to other new comers, scattered, disjointed thinking, anxious and overall a "bundle of nerves". He was also doubtful about being an alcoholic, which is very common in my experience. He began to attend our meetings regularly and often times we met for coffee beforehand. He divulged his legal difficulties and pending sentencing. He also disclosed his attempted suicide attempt of jumping into the Hudson River and subsequent rescue. Although still uncertain about being alcoholic, he continued to regularly attend meetings despite no transportation. Even though help was regularly offered, he was reluctant to accept. Slowly, as he attended meetings he admitted to his alcoholism and to the best of my knowledge he's stayed clean and sober since first attending.

Most notable change has been in his personality. He has become increasingly more comfortable, much less self-centered and his thinking is clear, present to the moment and honest. These are the miracles in AA. I have been privileged to observe. Although I don't know the exact details of his offense, I know they are serious. It is my belief that he accepts reasonability for his past actions and impending consequence. Most importantly, I believe he has found a home in Alcoholics Anonymous.

Most Sincerely Yours,

D. Patrick Houlton